

**Information to identify the case:**

Debtor 1	<b>Shalonda L Archibald</b>	Social Security number or ITIN	xxx-xx-5172
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>14-25378-VFP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shalonda L Archibald

9/5/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shalonda L Archibald  
 Debtor

Case No. 14-25378-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db +Shalonda L Archibald, 24 Morton Place, Jersey City, NJ 07305-1604  
 aty Veroneque Annette Theresa Blake, Udren Law Offices, P.C., 111 Woodcrest Rd, Suite 200,  
 Cherry Hill, NJ 08003-3620  
 cr +Ventures Trust 2013-I-H-R by MCM Capital Partners,, 7500 Old Georgetown Road,  
 Bethesda, MD 20814-6133  
 515257070 +BSI Financial Services, c/o Ventures Trust 2013-I-H-R, PO Box 660605,  
 Dallas, TX 75266-0605  
 515257071 +BSI Financial Services, c/o Ventures Trust 2013-I-H-R, PO Box 660605, Dallas, TX 75266,  
 BSI Financial Services, c/o Ventures Trust 2013-I-H-R 75266-0605  
 515170025 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514948775 +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 516943716 #+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 517160770 #+Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150,  
 Carrollton, TX 75006-3357  
 517160771 #+Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150,  
 Carrollton, TX 75006, Fay Servicing, LLC, Bankruptcy Department 75006-3357  
 516943715 +Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
 514948782 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 514948784 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398  
 515010539 +Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
 516499688 +Nelnnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth,  
 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625-0548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2019 01:12:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2019 01:12:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515067443 +EDI: BANKAMER.COM Sep 06 2019 04:43:00 BANK OF AMERICA, N.A., 400 National Way,  
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414  
 514948771 +EDI: BANKAMER.COM Sep 06 2019 04:43:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514948772 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Barclays Bank Delaware, Attn: Bankruptcy,  
 P.O. Box 8801, Wilmington, DE 19899-8801  
 514948774 EDI: CITICORP.COM Sep 06 2019 04:43:00 Citibank Usa,  
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
 515109874 EDI: BL-BECKET.COM Sep 06 2019 04:43:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514948773 +EDI: CHASE.COM Sep 06 2019 04:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 515170868 +EDI: CITICORP.COM Sep 06 2019 04:43:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514995134 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514948781 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514948783 +E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 01:11:57 Kohls/capone, Po Box 3115,  
 Milwaukee, WI 53201-3115  
 515156164 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Gap,  
 POB 41067, Norfolk VA 23541  
 516643257 +EDI: Q3G.COM Sep 06 2019 04:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 MOMA Funding LLC 98083-0788  
 516643256 EDI: Q3G.COM Sep 06 2019 04:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 514948785 +EDI: NAVIENTFKASMSERV.COM Sep 06 2019 04:43:00 Sallie Mae, Attn: Claims Department,  
 Po Box 9500, Wilkes-Barre, PA 18773-9500  
 514948787 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synbc/gap, Po Box 965005, Orlando, FL 32896-5005  
 514948788 EDI: TFSR.COM Sep 06 2019 04:43:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapid, IA 52408  
 514974139 EDI: TFSR.COM Sep 06 2019 04:43:00 Toyota Lease Trust, PO Box 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514948776\* +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 514948777\* +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 514948778\* +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 514948779\* +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 514948780\* +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 514948786\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500

TOTALS: 0, \* 6, ## 0

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Sep 05, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Brian S Fairman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust bkecfinbox@aldridgepite.com, BSF@ecf.courtdrive.com  
Charles H. Jeanfreau on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners, LLC, its Trustee, through its servicer, BSI Financial Services charles.jeanfreau@mccalla.com, BNCmail@w-legal.com  
Elizabeth L. Wassall on behalf of Creditor Ventures Trust 2013-I-H-R ewassall@logs.com, njbankruptcynotifications@logs.com  
Lauren Yassine on behalf of Debtor Shalonda L Archibald laurenYassine.esq@gmail.com, nickfitz.law@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Shalonda L Archibald nickfitz.law@gmail.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust rsolarz@kmlawgroup.com  
Sarah J. Crouch on behalf of Debtor Shalonda L Archibald nickfitz.law@gmail.com, nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com

TOTAL: 9